

Information to identify the case:

Debtor 1	<u>Linda Pettus</u>	Social Security number or ITIN	xxx-xx-7934
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	11-39187-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda Pettus

4/18/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Linda Pettus
DebtorCase No. 11-39187-KCF
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 56

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db
+Linda Pettus, 11 Hazelwood Circle, Willingboro, NJ 08046-1240
512422474 +Able Medical Transport inc, PO Box 6837, Bride Water, NJ 08807-0837
512422475 +Able Medical Transportation, PO Box 6637, Bridgewater, NJ 08807-0637
512422476 +Allstate Adjustment Bureau, 1050 E Flamingo Road E320, Las Vegas, NV 89119-3424
512422477 +Allstate Financial Services, 1050 E Flamingo Road E320, Las Vegas, NV 89119-3424
512422478 Aspire, PO Box 790317, St Louis, MO 63179-0317
512422480 +Budzik Dynic LLC, 4849 N Milwaukee Ave Ste 801, Chicago, IL 60630-2680
512422483 CCB Credit Services Inc, PO Box 272, Springfield, FL 62705-0272
512447580 +Capital One Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009
512422486 Diagnostic Imaging of SJ, Lock Box 7746, PO box 8500, Philadelphia, PA 19178-7746
512422489 EOS CCA, PO Box 329, Norwell, MA 02061-0329
512422490 Fingerhut, PO Box 166, Newark, NJ 07101-0166
512422491 First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
512422495 Great American Recipes, PO Box 26599, Lehigh Valley, PA 18002-6599
512422496 +Household Bank Card, PO Box 17061, Baltimore, MD 21297-1061
512422498 Humana, PO Box 14691, Lexington, KY 40512-4601
512477464 +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
512422500 Monroe, 1112 7th Avenue, Monroe, WI 53566-1364
512422501 Phillips Cohen Associates LTD, 1002 Juslison Street Mailstop 691, Wilmington, DE 19801-5148
512448902 +Powers Kirn, LLC, William M.E. Powers, III, Esq., Attorneys for The Bank of New York,
P.O. Box 848, Moorestown, NJ 08057-0848
512422502 Professional Recovery Corp, PO Box 51187, Durham, NC 27717-1187
516164245 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
512422506 +T Mobile, PO Box 42596, Cincinnati, OH 45242-0596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2017 22:15:11 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 18 2017 22:15:07 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
lm +EDI: BANKAMER.COM Apr 18 2017 21:58:00 BAC Home Loans, 450 American Street, Suite 416,
Simi Valley, CA 93065-6285
512455874 EDI: AIS.COM Apr 18 2017 21:58:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
515331890 +EDI: AISACG.COM Apr 18 2017 21:58:00 Ascension Capital Group,
Attn: Capital One Auto Finance,, a division of Capital One, N.A. Dept, P.O. Box 201347,
Arlington, TX 76006-1347
512422479 +EDI: BANKAMER.COM Apr 18 2017 21:58:00 BAC Home Loans, 450 American Street Ste SV416,
Simi Valley, CA 93065-6285
514783649 +EDI: BANKAMER.COM Apr 18 2017 21:58:00 Bank of America, N.A.,
Bankruptcy Department, Mail Stop CA6-919, 400 National Way, Simi Valley, CA 93065-6414
512521088 +EDI: BANKAMER.COM Apr 18 2017 21:58:00 Bank of America, NA, Mail Stop: TX2-982-03-03,
7105 Corporate Drive, Plano, TX 75024-4100
512422507 EDI: AISTMBL.COM Apr 18 2017 21:58:00 T Mobile, PO Box 742596,
Cincinnati, OH 45274-2596
512422482 +EDI: CAPONEAUTO.COM Apr 18 2017 21:58:00 Capital One Auto Finance, 3901 Dallas Parkway,
Plano, TX 75093-7864
515326049 +EDI: AISACG.COM Apr 18 2017 21:58:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 201347, Arlington, TX 76006-1347
512577863 EDI: CAPITALONE.COM Apr 18 2017 21:58:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
512460202 +E-mail/Text: bankruptcy@cavps.com Apr 18 2017 22:15:29 Cavalry Portfolio Services, LLC,
500 Summit lake Drive, Suite 500, Valhalla, New York 10595-1340
512422484 +E-mail/Text: equiles@philapark.org Apr 18 2017 22:16:05 City of Philadelphia,
PO Box 41818, Philadelphia, PA 19101-1818
512422485 EDI: RCSFNBMARIN.COM Apr 18 2017 21:58:00 Credit One Bank, PO Box 60500,
City of Industry, CA 91716-0500
512422487 EDI: HFC.COM Apr 18 2017 21:58:00 Direct Merchants Bank, PO Box 17313,
Baltimore, MD 21297-1313
512422488 E-mail/Text: bknotice@ercollections.com Apr 18 2017 22:15:17 Enhanced Recovery Co,
8014 Bayberry Road, Jacksonville, FL 32256-7412
512422493 EDI: AMINFOFP.COM Apr 18 2017 21:58:00 First Premier Bank, PO Box 5147,
Sioux Falls, SD 57117-5147
512422492 EDI: AMINFOFP.COM Apr 18 2017 21:58:00 First Premier Bank, PO Box 5529,
Sioux Falls, SD 57117-5529
512422494 EDI: RMSC.COM Apr 18 2017 21:58:00 GE Money Bank, PO Box 965022, Orlando, FL 32896-5022
512422497 EDI: HFC.COM Apr 18 2017 21:58:00 HSBC Bank, PO Box 5241, Carol Stream, IL 60197-5241
512492470 EDI: JEFFERSONCAP.COM Apr 18 2017 21:58:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
512669848 EDI: MERRICKBANK.COM Apr 18 2017 21:58:00 Merrick Bank, c/o Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
512422499 +EDI: MERRICKBANK.COM Apr 18 2017 21:58:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 56

Date Rcvd: Apr 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512517277 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Metris,
PO Box 41067, Norfolk VA 23541
512469591 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
512514281 +E-mail/Text: csidl@sbcglobal.net Apr 18 2017 22:15:38 Premier BankCard/Charter,
Post Office Box 2208, Vacaville, CA 95696-8208
512635659 EDI: Q3G.COM Apr 18 2017 21:58:00 Quantum3 Group LLC as agent for, RaZor Capital II LLC,
PO Box 788, Kirkland, WA 98083-0788
512574785 EDI: Q3G.COM Apr 18 2017 21:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
512422503 +EDI: RMCB.COM Apr 18 2017 21:58:00 Retrieval Masters Creditors Bur,
2269 S Saw Mill River Bldg 3, Elmsford, NY 10523-3848
512422504 EDI: HFC.COM Apr 18 2017 21:58:00 Reward Zone Mastercard, PO Box 17051,
Baltimore, MD 21297-1051
512422508 +EDI: WTRRN BANK.COM Apr 18 2017 21:58:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673
512422509 +EDI: WFFC.COM Apr 18 2017 21:58:00 Wells Fargo Financial, 800 Walnut,
Des Moines, IA 50309-3891

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516164246* +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
512422481 ##Capital Helath Advanced Imaging, PO Box 1025, Frederick, MD 21702-0025
512422505 ##+RJM Acquisitions LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee for Certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven N. Taieb on behalf of Debtor Linda Pettus staieb@comcast.net
William M. E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of
New York, as Trustee for Certificateholders of CWABS Inc., Asset-Backed Certificates, Series
2007-10 ecf@powerskirn.com
William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York, as Trustee for Certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
ecf@powerskirn.com

TOTAL: 6